1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 08-17228 (Official Form 1) (10/06) Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Doc 1 Document Page 1 of 40 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Star. Jeffrev N. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Jeff Starr Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 6459 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 14433 Lemont Road Homer Glen, IL **ZIPCODE 60491** ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) ✓ Chapter 7 Health Care Business Chapter 15 Petition for ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding Chapter 12 Corporation (includes LLC and LLP) Stockbroker Railroad Chapter 15 Petition for Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-1,000-5,001-10,001-25,001-50,001-50-200-Over 1-49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000  $\checkmark$ П Estimated Assets **√** \$0 to \$10,000 to \$100,000 to \$1 million More than \$10,000 \$100,000 \$1 million \$100 million \$100 million

Estimated Liabilities

\$0 to

\$50,000 to

\$100,000

\$100,000 to

\$1 million

\$1 million

\$100 million

More than

\$100 million

of the petition.

>
<u>_</u>
Software
Forms
[1-800-998-2424]
<u>10</u>
-iling,

Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main (Official Form 1) (10/06)Page 3 of 40 FORM B1, Page 3 Document Name of Debtor(s): Voluntary Petition Star, Jeffrey N. (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed (Check only one box.) under chapter 7, 11, 12 or 13 of title 11, United State Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the 342(b). order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X X /s/ Jeffrey N. Star Signature of Foreign Representative Signature of Debtor Jeffrey N. Star X Printed Name of Foreign Representative Signature of Joint Debtor (860) 874-6806 Date Telephone Number (If not represented by attorney) July 2, 2008 Signature of Attorney Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ Robert W. Gold-Smith preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), Robert W. Gold-Smith 6279544 110(h) and 342(b); 3) if rules or guidelines have been promulgated Printed Name of Attorney for Debtor(s) pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services Robert W. Gold-Smith B U C R O, LLc chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that 5 Old Frankfort Way section. Official Form 19B is attached. Address Illinois, IL 60423 Printed Name and title, if any, of Bankruptcy Petition Preparer (708) 301-1762 Social Security Number (If the bankruptcy petition preparer is not an individual, state the Telephone Number Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) July 2, 2008 Date Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Χ petition is true and correct, and that I have been authorized to file this Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or petition on behalf of the debtor. partner whose social security number is provided above. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Names and Social Security numbers of all other individuals who Х prepared or assisted in preparing this document unless the bankruptcy Signature of Authorized Individual petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result

Date

Printed Name of Authorized Individual

Title of Authorized Individual

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Date: July 2, 2008

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

Case 08-17228 Doc 1 Official Form 1, Exhibit D (10/06)

## Entered 07/02/08 17:29:06 Desc Main Filed 07/02/08 Document Page 4 of 40 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:	Case No. <b>08-</b>
Star, Jeffrey N.	Chapter 7
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR</b> WITH CREDIT COUNSE	
Warning: You must be able to check truthfully one of the five sta do so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to r and you file another bankruptcy case later, you may be required to stop creditors collection activities.	atements regarding credit counseling listed below. If you canno t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fi one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined t performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed throug	he opportunities for available credit counseling and assisted me is agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me is from the agency describing the services provided to me. You must fill led to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an application of the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Must be accompanient content of the counterpart of the c	circumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it obtain the credit counseling briefing within the first 30 days after the agency that provided the briefing, together with a copy of a extension of the 30-day deadline can be granted only for cause and be filed within the 30-day period. Failure to fulfill these requiresatisfied with your reasons for filing your bankruptcy case without dismissed.	you file your bankruptcy case and promptly file a certificate from any debt management plan developed through the agency. Any lis limited to a maximum of 15 days. A motion for extension must be ments may result in dismissal of your case. If the court is no
4. I am not required to receive a credit counseling briefing becau a motion for determination by the court.]  [ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by	ise of: [Check the applicable statement.] [Must be accompanied by reason of mental illness or mental deficiency so as to be incapable.
of realizing and making rational decisions with respect to fina Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph Active military duty in a military combat zone.	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h
I certify under penalty of perjury that the information provided above	e is true and correct.
Signature of Debtor: /s/ Jeffrey N. Star	

# Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Star, Jeffrey N.	X /s/ Jeffrey N. Star	7/02/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <b>08-</b>	X	
	Signature of Joint Debtor (if any)	Date

## Case 08-17228 Doc 1

Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main

Document Page 7 of 40 United States Bankruptcy Court

**Northern District of Illinois** 

IN	RE:	Case No. <b>08-</b>	
St	ar, Jeffrey N.	Chapter 7	
	-	btor(s)	
	DISCLOSURE (	OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru one year before the filing of the petition in bankrup of or in connection with the bankruptcy case is as f	ale 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtollows:	ation paid to me within tor(s) in contemplation
	For legal services, I have agreed to accept	\$	1,000.00
	Prior to the filing of this statement I have received	\$	500.00
	Balance Due	\$	500.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed	compensation with any other person unless they are members and associates of my law firm	ı <b>.</b>
	I have agreed to share the above-disclosed cortogether with a list of the names of the people	mpensation with a person or persons who are not members or associates of my law firm. A sharing in the compensation, is attached.	copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:	
6.	<ul><li>b. Preparation and filing of any petition, schedule</li><li>c. Representation of the debtor at the meeting of</li></ul>		
	certify that the foregoing is a complete statement of roceeding.	CERTIFICATION  any agreement or arrangement for payment to me for representation of the debtor(s) in this b.	ankruptcy
	July 2, 2008	/s/ Robert W. Gold-Smith	
-	Date	Signature of Attorney	

Robert W. Gold-Smith B U C R O, LLc

Name of Law Firm

Case 08-17228 Official Form 6 - Summary (10/06)

Doc 1 Filed 07/02/08

Entered 07/02/08 17:29:06

Desc Main

Document Page 8 of 40 United States Bankrupcty Court

**Northern District of Illinois** 

IN RE:	Case No. <b>08-</b>
Star, Jeffrey N.	Chapter 7
	-

Debtor(s)

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 7,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 12,457.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$ 36,417.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,382.18
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,535.00
	TOTAL	22	\$ 7,800.00	\$ 48,874.00	

## Filed 07/02/08

Entered 07/02/08 17:29:06 Desc Main

Page 9 of 40 Document **United States Bankrupcty Court** 

## **Northern District of Illinois**

IN RE:		Case No. <b>08-</b>
Star, Jeffrey N.		Chapter 7
	Debtor(s)	•

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 12,457.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 12,457.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,382.18
Average Expenses (from Schedule J, Line 18)	\$ 3,535.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 0.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 12,457.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 36,417.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,417.00

Case	08-17228	Doc	1

Filed 07/02/08 Document Entered 07/02/08 17:29:06 Page 10 of 40

Case No. **08-**

Desc Main

IN RE Star, Jeffrey N.

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	ТОТ	AT.	0.00	

(Report also on Summary of Schedules)

Case 08-17228 Doc 1

Filed 07/02/08 Document

Entered 07/02/08 17:29:06 Page 11 of 40

Desc Main

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

		1			
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash Location: In debtor's possession		50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking Account Location: In debtor's possession		1,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Residential Lease Security Deposit Location: Held by Landlord		500.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Necessary Household Goods & Furnishings Location: In debtor's possession		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary Wearing Apparel Location: In debtor's possession		750.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Document Page 12 of 40

IN RE Star, Jeffrey N.

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

\_ Case No. **08-**

		1 1		1	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
ot	overnment and corporate bonds and ther negotiable and non-negotiable astruments.	X			
16. A	ccounts receivable.	X			
pr de	limony, maintenance, support, and roperty settlements in which the ebtor is or may be entitled. Give articulars.	X			
in	other liquidated debts owing debtor acluding tax refunds. Give articulars.	X			
es ex de	quitable or future interest, life states, and rights or powers exercisable for the benefit of the ebtor other than those listed in chedule of Real Property.	X			
in be	ontingent and noncontingent atterests in estate of a decedent, death enefit plan, life insurance policy, or ust.	X			
cl re ar	other contingent and unliquidated laims of every nature, including tax efunds, counterclaims of the debtor, and rights to setoff claims. Give stimated value of each.	X			
	atents, copyrights, and other atellectual property. Give particulars.	Х			
	icenses, franchises, and other eneral intangibles. Give particulars.	X			
in 1( co by ob th	ustomer lists or other compilations ontaining personally identifiable information (as defined in 11 U.S.C. § 01(41A)) in customer lists or similar ompilations provided to the debtor y individuals in connection with obtaining a product or service from the debtor primarily for personal, amily, or household purposes.	X			
	utomobiles, trucks, trailers, and ther vehicles and accessories.		1995 Mercedes C280, 200k miles Location: In debtor's possession		3,500.00
26. B	oats, motors, and accessories.	X			
	ircraft and accessories.	X			
	office equipment, furnishings, and applies.	X			
	fachinery, fixtures, equipment, and applies used in business.	Х			
30. In	ventory.	X			
	nimals.	X			
	rops - growing or harvested. Give articulars.	X			
33. Fa	arming equipment and implements.	X			
34. Fa	arm supplies, chemicals, and feed.	X			

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
		тот	ΊΑL	7,800.00

Doc 1 Filed 07/02/08 Document Entered 07/02/08 17:29:06 Page 14 of 40

Desc Main

IN RE Star, Jeffrey N.

Debtor(s)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$125,000.

Case No. **08-**

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

			CURRENT VALUE
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash Location: In debtor's possession	735 ILCS 5 §12-1001(b)	50.00	50.00
Bank of America Checking Account Location: In debtor's possession	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Necessary Household Goods & Furnishings Location: In debtor's possession	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Necessary Wearing Apparel Location: In debtor's possession	735 ILCS 5 §12-1001(a)	750.00	750.00
1995 Mercedes C280, 200k miles Location: In debtor's possession	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 950.00	3,500.00

Official Form 628608-17228 Doc 1

Filed 07/02/08 Document Entered 07/02/08 17:29:06 Page 15 of 40

Case No. 08-

Desc Main

IN RE Star, Jeffrey N.

Debtor(s)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
				=				
			VALUE \$					
ACCOUNT NO.								
				ļ				
			VALUE \$	=				
ACCOUNT NO.								
				l				
			VALUE \$					
ACCOUNT NO.								
			TANKE &	=				
			VALUE \$	Sub	tot	n1		
<b>0</b> continuation sheets attached			(Total of th	is p	age	e)	\$	\$
		<b>(T</b> :	ice only on lest page of the completed Schedule D. Berner		Γota			
		(U	se only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the St	atis	tica	al		
			Summary of Certain Liabilities and Relate	d D	ata	.)	\$	\$

Filed 07/02/08 Document F

Entered 07/02/08 17:29:06 Page 16 of 40

Case No. 08-

Desc Main

IN RE Star, Jeffrey N.

Debtor(s)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Page 17 of 40

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

## Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Ested on This Sneet	,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>3324-7277</b>			2005 Sales Taxes						
Illinois Department Of Revenue Installment Contract Unit P.O. Box 19035 Springfield, IL 62794-9035							9,166.00	9,166.00	
ACCOUNT NO.			Assignee or other notification						
Linebarger Goggan Blair & Sampson, LLP Attorneys At Law P.O. Box 06140 Chicago, IL 60606-0140			for: Illinois Department Of Revenue						
ACCOUNT NO. 349486459			2005 Income Taxes						
Internal Revenue Service Dept. Of The Treasury P.O. Box 2986, Stop 4103 AUSC Austin, TX 78768-2986	1						3,291.00	3,291.00	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no1 of1 continuation sheets	att	ached	l to	Sub			40 4== 5=	10.17-5-	
Schedule of Creditors Holding Unsecured Priority	Cla	aims	(Totals of th	nis p	oago	e)	\$ 12,457.00	\$ 12,457.00	\$
(Use only on last page of the comp	olet	ed Sc	hedule E. Report also on the Summary of Sch	nedu		.)	\$ 12,457.00		
			last page of the completed Schedule E. If ap cal Summary of Certain Liabilities and Relate	plic		e,		\$ 12,457.00	\$

IN RE Star, Jeffrey N.

Filed 07/02/08 Document Entered 07/02/08 17:29:06

cument Page 18 of 40

Case No. **08-**

Desc Main

Debtor(s)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors hold	ing	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>721767</b>			Medical Collection				
ACC International ACC Building 919 Estes Court Schaumburg, IL 60193-4427						ì	1,394.00
ACCOUNT NO.	Assignee or other notification for:						
American Collection Corp. 919 Estes Court Schaumburg, IL 60193-4427			ACC International				
ACCOUNT NO. STAJE002			Medical Collection	1	7	_	
Advanced Urology Associates 812 Campus Drive Joliet, IL 60435						ı	181.00
ACCOUNT NO. 1472 / 1619 / 1573			Payday Loan	7	7		
Affinity Cash Loans 16537 West 159th Street Lockport, IL 60441	Assignee or other notification for: ACC International  Medical Collection  Assignee or other notification for: ACC International  Medical Collection  Payday Loan  (Use only on last page of the completed Sch the Summary of Schedules and, if appli					2,000.00	
	1		91	ıbt	ota	1	2,000.00
<b>9</b> continuation sheets attached			(Total of this				\$ 3,575.00
			(Use only on last page of the completed Schedule F. Report a the Summary of Schedules and, if applicable, on the State Summary of Certain Liabilities and Related	ılsc tist	tica	n ıl	\$

Page 19 of 40

Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

		. (	Continuation Sheet)				_
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Bank Of America, N.A. P.O. Box 25118 Tampa, FL 33622-5118			Affinity Cash Loans				
ACCOUNT NO.			Assignee or other notification for:				
Baran Institute ATTN Payroll Dept. 97 Newberry Road East Windsor, CT 06088			Affinity Cash Loans				
ACCOUNT NO. 34899569			Collection Account				
Allied Interstate 3000 Corporate Exchange Drive Columbus, OH 43231							400.00
ACCOUNT NO. <b>930876</b>			Collection Account				400.00
Apelles P.O. Box 1197 Westerville, OH 43086-1197							4 474 00
ACCOUNT NO. 4663-0900-1311-9798			Collection Account				1,171.00
ARM, Inc. P.O. Box 129 Thorofare, NJ 08086-0129							500.00
ACCOUNT NO. <b>22591630</b>			Collection Account				560.00
Armor Systems Corporation 1700 Kiefer Drive Suite 1 Zion, IL 60099-5105							
ACCOUNT NO. <b>F022591630</b>			Medical Collection				724.00
Associated Radiologists 39069 Treasury Center Chicago, IL 60694							
							500.00
Sheet no1 of9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of th	al e)	\$ 3,355.00		
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Page 20 of 40

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>F022803514</b>			Medical Collection				
Associated Radiologists 39069 Treasury Center Chicago, IL 60694							33.00
ACCOUNT NO. <b>846142</b>			Medical Collection				
C.B.U.S.A. Inc. P.O.Box 8000 Hammond, IN 46325-8000							1,773.00
ACCOUNT NO. <b>537769</b>			Collection Account				1,773.00
CAB Services, Inc. 60 Barney Drive Joliet, IL 60435-6402			Collection Account				120.00
ACCOUNT NO. <b>521212</b>			Collection Account				120.00
CAB Services, Inc. 60 Barney Drive Joliet, IL 60435-6402							
507000			Collection Account				55.00
ACCOUNT NO. 507820  CAB Services, Inc. 60 Barney Drive Joliet, IL 60435-6402			Collection Account				85.00
ACCOUNT NO. <b>07270665</b>			Collection Account				03.00
Cavalry Portfolio Servicing P.O. Box 27288 Tempe, AZ 85285							92.00
ACCOUNT NO. <b>496500</b>			Medical Collection				32.00
Collection Professionals, Inc. 723 First Street LaSalle, IL 61301-2535							
							851.00
Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		al e)	\$ 3,009.00			
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als tatis	tica	n al	\$

Page 21 of 40

IN RE Star, Jeffrey N.

Case No. **08-**

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>133627</b>			Medical Collection	$\dagger$			
Collection Professionals, Inc. 1256 W. Jefferson Street Suite 200 Joliet, IL 60435-6300							347.00
ACCOUNT NO. 489026			Medical Collection	T			
Collection Professionals, Inc. 723 First Street LaSalle, IL 61301-2535	=						376.00
ACCOUNT NO. <b>36894</b>			Medical Collection	+			- 010.00
Collection Professionals, Inc. 1256 W. Jefferson Street Suite 200 Joliet, IL 60435-6300							361.00
ACCOUNT NO. 9758449034			Past Due Utility Account	+			
ComEd ATTN: Bankruptcy Section / Revenue Dept 2100 Swift RDrive Oakbrook, IL 60523			, and the second				2,000.00
ACCOUNT NO.  Van Ru Credit Corp. 150 S. Sunnyslope Suite 108 Brookfield, WI 53005-6461			Assignee or other notification for: ComEd				
ACCOUNT NO. <b>C86477-C86377</b>			Medical Collection	+			
Credit Discount & Audit Co. P.O. Box 213 Streator, IL 61364-0213	_						1,500.00
ACCOUNT NO. <b>D100AOC6090137854</b>			Collection Account	+		H	1,000.00
Debt Card Services 2493 Romig Road Akron, OH 44320							45.55
Sheet no <b>3</b> of <b>9</b> continuation sheets attached to				C1-	tet	1	151.00
Sheet no. <u>3</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	oage Fota so o	e) al on al	\$ <b>4,735.00</b>

Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Page 22 of 40

IN RE Star, Jeffrey N.

Case No. **08-**

Debtor(s)

		(	Continuation Sheet)				_
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>931756-662047</b>			Medical Collection				
Dependon Collection Service P.O. Box 4983 Oak Brook, IL 60523-4983							219.00
ACCOUNT NO. <b>07 SC 8002</b>			Judgment Creditor				
Douglas L. Ziech Attorney At Law 1861 Black Road Joliet, IL 60535							855.00
ACCOUNT NO.			Assignee or other notification for:				
Clerk Of The Court Of Will Co. 14 West Jefferson Street Joliet, IL 60432			Douglas L. Ziech				
ACCOUNT NO. <b>0496500</b>			Medical Collection				
Dr. William R. Stapleton 801 N. Larkin Avenue #104 Joliet, IL 60435							241.00
ACCOUNT NO. <b>EMS.22591630</b>			Medical Collection				241.00
EM Strategies, LTD P.O. Box 1208 Bedford Park, IL 60499-1208			medical confection				580.00
ACCOUNT NO. EMS.22803514			Collection Account				300.00
EM Strategies, LTD P.O. Box 1208 Bedford Park, IL 60499-1208							144.00
ACCOUNT NO. 8255909640843782			Collection Account	H		H	1-1-1-00
GC Services 6330 Gulfton Houston, TX 77081							
							456.00
Sheet no4 of9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	-	age	;)	\$ 2,495.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Page 23 of 40

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2003050393			Motorcycle Loan Charge-off				
Harley Davidson Financial 4150 Technology Way Carson City, NV 89706-2009							unknown
ACCOUNT NO. <b>5407-9150-1954-8996</b>			Credit Card Purchases				ununonn
HSBC Cardmenber Service Center P.O. Box 81622 Salinas, CA 93912-0084			orean oura i aronases				700.00
ACCOUNT NO.			Assignee or other notification for:				
Arrow Financial Service 5996 West Touhy Avenue Niles, IL 60714			нѕвс				
ACCOUNT NO. 466309001311		Credit Card Purchases					
HSBC Cardmenber Service Center P.O. Box 81622 Salinas, CA 93912-0084							603.00
ACCOUNT NO. 99349486459			2005 State Income Tax Collection				000.00
Illinois Department Of Revenue P.O. Box 19468 Springfield, IL 62794-9468							1,250.00
ACCOUNT NO.			Assignee or other notification for:				1,230.00
Linebarger Goggan Blair & Sampson, LLP Attorneys At Law P.O. Box 06140 Chicago, IL 60606-0140			Illinois Department Of Revenue				
ACCOUNT NO. STAJE000	H		Medical Collection				
Internal Medicine & Family 1719 Glenwood Avenue Jolirt, IL 60435							
							40.00
Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•	•	(Total of th	-	age	e)	\$ 2,593.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

Page 24 of 40

IN RE Star, Jeffrey N.

\_ Case No. **08-**

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>30906</b>			Medical Bill				
Joliet Doctors Clinic 2450 Glenwood Avenue Joliet, IL 60435							310.00
ACCOUNT NO. IL JO06190782778			Judgment Creditor				310.00
Lighthouse Financial P.O. Box 18512 Tampa, FL 33679-8512							560.00
ACCOUNT NO.			Assignee or other notification for:				
Clerk Of The Court Of Will Co. 14 West Jefferson Street Joliet, IL 60432			Lighthouse Financial				
ACCOUNT NO.		Assignee or other notification for:					
Darren L. Besic, Esq. 5 East Wilson Street Batavia, IL 60510			Lighthouse Financial				
ACCOUNT NO. <b>17793845</b>			Hospital Bill				
Louis Weiss Hospital 4646 N. Marine Drive Chicago, IL 60640							
ACCOUNT NO. SI4429DUP			Medical Collection				65.00
Medical Business Bureau P.O. Box 1219 Park Ridge, IL 60068-7219							
ACCOUNT NO. <b>39-74-17-7176 8</b>			Past Due Utility				277.00
Nicor Gas P.O. Box 2020 Aurora, IL 60507-2020							
							1,500.00
Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	?)	\$ 2,712.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	tica	n al	\$

Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Page 25 of 40

Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Z111515417</b>			Hospital Bill				
Palos Community Hospital ATTN: Billing 12251 S. 80th Avenue Palos Heights, IL 60463							80.00
ACCOUNT NO. 3424088			Medical Collection				
Pellettieri & Associares Nick Kalamotousakis 991 Oak Creek Drive Lombard, IL 60148							801.00
ACCOUNT NO. <b>659669024</b>			Collection Account				
Pentagroup Financial, LLc 6341 Inducon Drive East Sanborn, TX 14132-9097							1,431.00
ACCOUNT NO. <b>518913101090</b>			Collection Account				1,431.00
Presidio/Cm 101 Crossways Park Drive W Woodbury, NY 11797-2020							2 505 00
ACCOUNT NO. <b>4929857944</b>			Medical Collection				2,595.00
Quest Diagnostics ATTN: Patient Billing 1355 Mittel Blvd. Wood Dale, IL 60191-1024							190.00
ACCOUNT NO.			Assignee or other notification for:				
Credit Collection Services Two Wells Avenue Dept. 9135 Newton, MA 02459			Quest Diagnostics				
ACCOUNT NO. 1030574 / 994919			Collection Account				
Receivable Management 3348 Ridge Road Lansing, IL 60438							
							500.00
Sheet no7 of9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of th	Sub is p			\$ 5,597.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

Page 26 of 40

\_ Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

						(Continuation Sneet)	_		
AMOUNT OF CLAIM	DISPUTED	UNLIQUIDATED	CONTINGENT	CONTINGENT		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CODEBTOR	CODERTOR	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)
	ΠŤ		十			Credit Card Purchases		$\top$	ACCOUNT NO. 5049948101990333
300.00									Sears Card P.O. Box 6923 The Lakes, NV 88901-6924
	H		$\dagger$			Hospital Bills		+	ACCOUNT NO. <b>F022591630</b>
5,871.00									Silver Cross Hospital ATTN: Billing 1200 Maple Road Joliet, IL 60432
	$\vdash$		$\dagger$			Assignee or other notification for:	<b>-</b>	-	ACCOUNT NO.
						Silver Cross Hospital			KCA Financial Services 628 North Street Geneva, IL 60134
			+			Hospital Bill			ACCOUNT NO. <b>F022880777</b>
75.00									Silver Cross Hospital ATTN: Billing Dept. 1200 Maple Road Joliet, IL 60432
70.00	H		+			Assignee or other notification for:		-	ACCOUNT NO
						Silver Cross Hospital			KCA Financial Services 628 North Street Geneva, IL 60134
	H		+			Hospital Bill	1	+	ACCOUNT NO. F022803514
100.00									Silver Cross Hospital ATTN: Billing Dept. 1200 Maple Road Joliet, IL 60432
	П		$\dagger$			Assignee or other notification for:	1	$\top$	ACCOUNT NO.
						Silver Cross Hospital			KCA Financial Services 628 North Street Geneva, IL 60134
	+	tota		Ç.,,L			_	丄	Sheet no. 8 of 9 continuation shoots attached to
6,346.00	e) S al n al	age Fota o o stica	pa Tealsc	nis p t als Statis	otal of the F. Report on the St	(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the			Sheet no. Of Schedule of Creditors Holding Unsecured Nonpriority Claims
-	e) al n al	Hospital Bill  Assignee or other notification for:				Assignee or other notification for: Silver Cross Hospital  (Total of a the Summary of Schedules, and if applicable, on the summary of Schedules, and if applicable, and if applicab		ACCOUNT NO.  KCA Financial Services 628 North Street Geneva, IL 60134  ACCOUNT NO. F022803514  Silver Cross Hospital ATTN: Billing Dept. 1200 Maple Road Joliet, IL 60432  ACCOUNT NO.  KCA Financial Services 628 North Street Geneva, IL 60134  Sheet no8 of9 continuation sheets attached to	

Page 27 of 40

\_ Case No. **08-**

IN RE Star, Jeffrey N.

Debtor(s)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 554285260074			Credit Card Collection				
Washington Mutual P.O. Box 9016 Pleasanton, CA 94566-9016	-						2,000.00
ACCOUNT NO.			Assignee or other notification for:				
ASG, LLc 205 Bryant Woods South Amherst, NY 14228	-		Washington Mutual				
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.							
Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			:)	\$ 2,000.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	o oı tica	n ıl	\$ 36,417.00

Filed 07/02/08 Document Entered 07/02/08 17:29:06 Page 28 of 40

Case No. **08-**

Desc Main

IN RE Star, Jeffrey N.

Debtor(s)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
And Drexa Jo Gross	Residential Property Lease (month-to-month tenancy)

Case 08-17228	Doc 1	Filed 07/02/08	Entered 07/02/08 17:29:06	Desc Main
		Document	Page 29 of 40	

IN RE Star, Jeffrey N.

. . .

Case No. 08-

Debtor(s)

#### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

✓ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Filed 07/02/08 Document Entered 07/02/08 17:29:06 Page 30 of 40

Case No. **08-**

Desc Main

IN RE Star, Jeffrey N.

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF	DEBTOR AND	SPOUS			
Divorced	RELATIONSHIP(S): Son					AGE(S): <b>14</b>	
		Daughter				7	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Sales Admiss	=					
Name of Employer How long employed	3 Years	te Of Technology					
Address of Employer	97 Newberry	Road					
Address of Employer	East Windsor						
INCOME: (Estima	ite of average of	projected monthly income at time case filed)			DEBTOR	S	POUSE
	_	lary, and commissions (prorate if not paid month	hlv)	\$	5,416.67		
2. Estimated month		,, ,	) /	\$		\$	
3. SUBTOTAL	•			\$	5,416.67	<u> </u>	
4. LESS PAYROLI	DEDUCTION	IS		Ψ		Ψ	
a. Payroll taxes a				\$	925.17	\$	
b. Insurance				\$	214.50		
c. Union dues				\$		\$	
d. Other (specify)	Child Suppo	rt		\$	894.83		
				\$		\$	
5. SUBTOTAL OF	F PAYROLL D	DEDUCTIONS		\$	2,034.50	\$	
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	3,382.17	\$	
7 Pagular income f	From operation	of business or profession or farm (attach detailed	1 statement)	¢		¢	
8. Income from real		of business of profession of farm (attach detailed	i statement)	\$ ——		φ <b>\$</b>	
9. Interest and divid				\$		\$ \$	
		ort payments payable to the debtor for the debtor	r's use or	Ψ		Ψ	
that of dependents l				\$		\$	
11. Social Security	or other govern	ment assistance					
(Specify)				\$		\$	
10 D	. •			\$		\$	
12. Pension or retire				\$		\$	
13. Other monthly i				¢		¢	
(Specify)				\$		ֆ	
				\$		\$	
14. SUBTOTAL O	F LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	3,382.17	\$	
		<b>ONTHLY INCOME</b> : (Combine column totals f tal reported on line 15)	rom line 15;		\$	3,382.17	
					so on Summary of Sch Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Document

IN RE Star, Jeffrey N.

Page 31 of 40

\_ Case No. **08-**

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate.	any paymen	ts made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No _✓	\$	1,200.00
b. Is property insurance included? Yes No   2. Utilities:		
a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	
c. Telephone d. Other Cable Television	\$ —	50.00 60.00
High-Speed Internet	— ¢—	45.00
3. Home maintenance (repairs and upkeep)	— \$ —	10100
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	350.00
<ol> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	2 —	100.00 30.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	30.00
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	120.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	450.00
(Specify) Illinois Deptartment Of Revenue Payment Plan	\$	150.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	\$ \$	
b. Other Court-Ordered Restitution	\$	200.00
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	3,535.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of <b>None</b>	f this docu	iment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,382.18
b. Average monthly expenses from Line 18 above	\$	3,535.00
c. Monthly net income (a. minus b.)	\$	-152.82

Doc 1 Filed 07/02/08 Document

Entered 07/02/08 17:29:06 Page 32 of 40

Case No. 08-

Desc Main

(Print or type name of individual signing on behalf of debtor)

IN RE Star, Jeffrey N.

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **24** sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief. Date: July 2, 2008 Signature: /s/ Jeffrey N. Star Jeffrey N. Star Signature: \_\_\_ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a I, the member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

### Case 08-17228 Doc 1

28 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06

Page 33 of 40

Desc Main

Document Page 33 of 40 United States Bankruptcy Court

## Northern District of Illinois

IN RE:		Case No. <b>08-</b>
Star, Jeffrey N.		Chapter 7
	Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

32,500.00 From Employment: Year to Date

\$60,500 Last Year \$47,000 Year before

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Money Management International, Inc. 9009 West Loop South

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 6/18/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 50.00 Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Page 35 of 40 Document

7th Floor Houston, TX 77017

Mandatory pre-filing credit counseling course fee.

6/29/2008 Robert W. Gold-Smith 500.00

BUCRO, LLc 5 Old Frankfort Way Frankfort, IL 60423

Attorney's fee retainer.

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 541 13th Street, Apt. 1 Lockport, Illinois 60441 NAME USED Jeff Star

DATES OF OCCUPANCY March 2006 through April

2007

734 Bittersweet Lane New Lenox, Illinois 60451

Jeff Star January 2004 through March

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**✓** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>July 2, 2008</b>	Signature /s/ Jeffrey N. Star	
	of Debtor	Jeffrey N. Star
Date:	Signature of Joint Debtor (if any)	
	•	

**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

## Case 08-17228 Doc 1 Filed 07/0

Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Document Page 37 of 40

Document Page 37 of 40 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No. 08- Chapter 7			
Star, Jeffrey N.					
Debtor(s)	_ 1 _				
CHAPTER 7 INDIVIDUAL	DEBTOR'S STATEMENT	OF INTE	NTION		
☐ I have filed a schedule of assets and liabilities which include ☐ I have filed a schedule of executory contracts and unexpired ☐ I intend to do the following with respect to the property of the schedule of the property	leases which includes personal proj	perty subject to		ed lease.	Debt will be
Description of Secured Property Creditor's Name		Property will be Surrendered	Property is claimed as exempt	be redeemed pursuant to 11 U.S.C. § 722	reaffirmed
None					
Description of Leased Property	Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Residential Property Lease(month-to-month tenancy)	Gerald And Drexa Jo Gro	ss			<b>✓</b>
07/02/2008 /s/ Jeffrey N. Star				- D L (	C 1 11
Date Jeffrey N. Star	Debtor		JO	nt Debtor (i	f applicable)
DECLARATION AND SIGNATURE OF NON-AT	TORNEY BANKRUPTCY PETIT	TION PREPAR	RER (See 1	1 U.S.C. §	110)
I declare under penalty of perjury that: (1) I am a bankruptc compensation and have provided the debtor with a copy of this and 342 (b); and, (3) if rules or guidelines have been promulga bankruptcy petition preparers, I have given the debtor notice of any fee from the debtor, as required by that section.	document and the notices and informated pursuant to 11 U.S.C. § 110(h)	nation required setting a maxii	under 11 U num fee fo	J.S.C. §§ 11 or services cl	0(b), 110(h), hargeable by
Printed or Typed Name and Title, if any, of Bankruptcy Petition Prepare		Social Security	_	-	
If the bankruptcy petition preparer is not an individual, state responsible person, or partner who signs the document.	the name, title (if any), address, an	ad social securi	ty number	of the office	er, principal,
Address					
Signature of Bankruptcy Petition Preparer		Date			
Names and Social Security numbers of all other individuals who is not an individual:	prepared or assisted in preparing thi	a do aumant unl	4b - b		

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main Document Page 38 of 40 United States Bankruptcy Court

nited States	Bankruptcy Cour	t
Northern 1	District of Illinois	

IN RE:		Case No. <u>08-</u>
Star, Jeffrey N.		Chapter 7
	Debtor(s)	•
	<b>VERIFICATION OF CREDI</b>	TOR MATRIX
		Number of Creditors <b>53</b>
The above-named Debtor(s) h	nereby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: <b>July 2, 2008</b>	/s/ Jeffrey N. Star	
	Debtor	
	Joint Debtor	

Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main

Star, Jeffrey N. 14433 Lemont Road Homer Glen, IL 60491 Document Page 39 of 40 Arrow Financial Service 5996 West Touhy Avenue Niles, IL 60714

Collection Professionals, Inc. 1256 W. Jefferson Street Suite 200 Joliet, IL 60435-6300

Robert W. Gold-Smith B U C R O, LLc 5 Old Frankfort Way Illinois, IL 60423 ASG, LLc 205 Bryant Woods South Amherst, NY 14228 ComEd ATTN: Bankruptcy Section / Revenue Dept 2100 Swift RDrive Oakbrook, IL 60523

ACC International ACC Building 919 Estes Court Schaumburg, IL 60193-4427 Associated Radiologists 39069 Treasury Center Chicago, IL 60694

Credit Collection Services Two Wells Avenue Dept. 9135 Newton, MA 02459

Advanced Urology Associates 812 Campus Drive Joliet, IL 60435 Bank Of America, N.A. P.O. Box 25118 Tampa, FL 33622-5118 Credit Discount & Audit Co. P.O. Box 213 Streator, IL 61364-0213

Affinity Cash Loans 16537 West 159th Street Lockport, IL 60441 Baran Institute ATTN Payroll Dept. 97 Newberry Road East Windsor, CT 06088 Darren L. Besic, Esq. 5 East Wilson Street Batavia, IL 60510

Allied Interstate 3000 Corporate Exchange Drive Columbus, OH 43231 C.B.U.S.A. Inc. P.O.Box 8000 Hammond, IN 46325-8000 Debt Card Services 2493 Romig Road Akron, OH 44320

American Collection Corp. 919 Estes Court Schaumburg, IL 60193-4427 CAB Services, Inc. 60 Barney Drive Joliet, IL 60435-6402 Dependon Collection Service P.O. Box 4983 Oak Brook, IL 60523-4983

Apelles P.O. Box 1197 Westerville, OH 43086-1197 Cavalry Portfolio Servicing P.O. Box 27288 Tempe, AZ 85285 Douglas L. Ziech Attorney At Law 1861 Black Road Joliet, IL 60535

ARM, Inc. P.O. Box 129 Thorofare, NJ 08086-0129 Clerk Of The Court Of Will Co. 14 West Jefferson Street Joliet, IL 60432

Dr. William R. Stapleton 801 N. Larkin Avenue #104 Joliet, IL 60435

Armor Systems Corporation 1700 Kiefer Drive Suite 1 Zion, IL 60099-5105 Collection Professionals, Inc. 723 First Street LaSalle, IL 61301-2535 EM Strategies, LTD P.O. Box 1208 Bedford Park, IL 60499-1208 Case 08-17228 Doc 1 Filed 07/02/08 Entered 07/02/08 17:29:06 Desc Main

GC Services 6330 Gulfton Houston, TX 77081 Document Page 40 of 40 Linebarger Goggan Blair & Sampson, LLP Attorneys At Law P.O. Box 06140 Chicago, IL 60606-0140

Sears Card P.O. Box 6923 The Lakes, NV 88901-6924

Harley Davidson Financial 4150 Technology Way Carson City, NV 89706-2009 Louis Weiss Hospital 4646 N. Marine Drive Chicago, IL 60640 Silver Cross Hospital ATTN: Billing 1200 Maple Road Joliet, IL 60432

HSBC Cardmenber Service Center P.O. Box 81622 Salinas, CA 93912-0084 Medical Business Bureau P.O. Box 1219 Park Ridge, IL 60068-7219

Silver Cross Hospital ATTN: Billing Dept. 1200 Maple Road Joliet, IL 60432

Illinois Department Of Revenue P.O. Box 19468 Springfield, IL 62794-9468 Nicor Gas P.O. Box 2020 Aurora, IL 60507-2020 Van Ru Credit Corp. 150 S. Sunnyslope Suite 108 Brookfield, WI 53005-6461

Illinois Department Of Revenue Installment Contract Unit

P.O. Box 19035 Springfield, IL 62794-9035 Palos Community Hospital ATTN: Billing 12251 S. 80th Avenue Palos Heights, IL 60463 Washington Mutual P.O. Box 9016 Pleasanton, CA 94566-9016

Internal Medicine & Family 1719 Glenwood Avenue Jolirt, IL 60435

Pellettieri & Associares Nick Kalamotousakis 991 Oak Creek Drive Lombard, IL 60148

Internal Revenue Service Dept. Of The Treasury P.O. Box 2986, Stop 4103 AUSC Austin, TX 78768-2986 Pentagroup Financial, LLc 6341 Inducon Drive East Sanborn, TX 14132-9097

Joliet Doctors Clinic 2450 Glenwood Avenue Joliet, IL 60435

Presidio/Cm 101 Crossways Park Drive W Woodbury, NY 11797-2020

KCA Financial Services 628 North Street Geneva, IL 60134 Quest Diagnostics ATTN: Patient Billing 1355 Mittel Blvd. Wood Dale, IL 60191-1024

Lighthouse Financial P.O. Box 18512 Tampa, FL 33679-8512 Receivable Management 3348 Ridge Road Lansing, IL 60438